

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Avis I. Reid
Debtor

Case No. 18-03592-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 20

Date Rcvd: Dec 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2018.

db
5101212 +Avis I. Reid, 1510 Spring Knoll Court, Harrisburg, PA 17111-6815
+Applied Bank, c/o Douglas M. Marinos & Associates, 101 North Cedar Crest Boulevard,
Allentown, PA 18104-4769
5101215 +Geisinger Holy Spirit, PO Box 983034, Boston, MA 02298-3034
5101210 PA Department of Revenue, Bureau of Individual Taxes, Dept 280431,
Harrisburg, PA 17128-0431
5111415 Penn State Health, PO Box 829725, Philadelphia, PA 19182-9725
5101219 +Pennymac Loan Services, Attn: Bankruptcy, PO Box 514387, Los Angeles, CA 90051-4387
5101220 +Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
5101221 +Robert R. Teramae, DDS, 1800 Linglestown Road, Suite 308, Harrisburg, PA 17110-3363
5101224 +Terminix, PO Box 742592, Cincinnati, OH 45274-2592
5101225 +UPMC Pinnacle, PO Box 826813, Philadelphia, PA 19182-6813

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5101211 +EDI: GMACFS.COM Dec 06 2018 00:04:00 Ally Financial, 10909 McCormick Road,
Hunt Valley, MD 21031-1401
5101213 E-mail/Text: rmcollections@belco.org Dec 05 2018 19:01:52 Belco Community Credit Union,
Attn: Bankruptcy Dept., 449 Eisenhower Blvd. Suite 200, Harrisburg, PA 17111
5101214 +EDI: WFNNB.COM Dec 06 2018 00:09:00 Comenity Bank/Kay Jewelers, Attn: Bankruptcy Dept,
PO Box 182125, Columbus, OH 43218-2125
5101209 EDI: IRS.COM Dec 06 2018 00:09:00 Internal Revenue Service, POB 7346,
Philadelphia, PA 19101-7346
5101217 +EDI: TSYS2.COM Dec 06 2018 00:08:00 Macy's, Attn: Bankruptcy, PO Box 8053,
Mason, OH 45040-8053
5101218 +EDI: AGFINANCE.COM Dec 06 2018 00:03:00 OneMain Financial, Attn: Bankruptcy,
601 Nw 2nd Street, Evansville, IN 47708-1013
5101217 +EDI: PRA.COM Dec 06 2018 00:04:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5101222 +EDI: RMSC.COM Dec 06 2018 00:09:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060
5101223 +EDI: RMSC.COM Dec 06 2018 00:09:00 Synchrony Bank/Value City Furniture,
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
5101226 +EDI: BLUESTEM Dec 06 2018 00:09:00 Webbank/Gettington, Attn: Bankruptcy,
6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5101216 George Warren (deceased), Removed per docket entry 12
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2018 at the address(es) listed below:

Eugene E. Pepinsky, Jr. on behalf of Attorney BELCO COMMUNITY CREDIT UNION
eepinsky@keeferwood.com
Gary J Imblum on behalf of Debtor 1 Avis I. Reid gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase
.com
James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.epiqsystems.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 5

Information to identify the case:Debtor 1 **Avis I. Reid**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1700**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

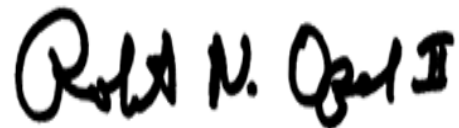
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:18-bk-03592-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Avis I. Reid

**By the
court:**Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

December 5, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.